



And Its Affiliate HealthKeepers, Inc.

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Richmond, VA 23230

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BRUNO GORA
[REDACTED]
RICHMOND, VA [REDACTED]

October 1, 2013

Personalized Open Enrollment Letter

Dear BRUNO GORA,

Thank you for choosing Anthem Blue Cross and Blue Shield and its affiliated company HealthKeepers, Inc. for your Individual health coverage. Changes from health care reform (also called the Affordable Care Act or ACA) continue to take effect in 2014. To meet the requirements of the new laws, your current plan can no longer be offered. But you have options and you can count on us to provide you with a plan that's right for you. If you act quickly, you can keep your current plan design with the same quality benefits until December 1, 2014.

Here are your three options to consider.

1. **Renew early to keep your current plan design.** This is the best option if you want to keep your existing benefits. This gives you the best selection of doctors, hospitals and pharmacies from which to choose. Plus, you'll be able to keep any eligible dependents covered and lock in your rate longer.

The new effective date for your plan will be December 1, 2013. The new rate for LUMENOS HSA PLUS will be \$765.00 and your new policy year will be extended until December 1, 2014. And even though your policy will have a new effective date, the amount you've spent towards your deductible will not start over until January 1, 2014.

Please note, if you choose this option:

- o You will not be eligible for financial assistance from the government for your health coverage. Check the notice below to see if you might qualify.
- o Your policy does not have to meet certain federal laws.
- o You are meeting the federal requirement to have health insurance.
- o Any optional benefit riders on your plan will continue.

How? Complete the enclosed acceptance form and mail it in the postage-paid envelope. Note that this must be received by us no later than **November 15, 2013**.

2. **Move to a new Anthem plan.** If your needs have changed, we can move you into a new plan that includes the benefits of the new laws called ANTHEM HEALTHKEEPERS CORE DIRECT ACCESS W/ HSA (CACD).

With this plan change, your new rate will be \$1,035.37. Remember to check to see if your doctors will be in the network, look up your pharmacy information, and see if your medicines are covered by logging in at changemycoverage.com during Open Enrollment.

Questions? Call one of our Health Plan Advisors at (855) 761-8313.

Keep in mind, if you have a dependent turning 26 on or before January 1, 2014, they will NOT be able to stay on your plan, so the cost above does not include them. They will be covered under your current policy until the end of the month they turn 26. We will send you more information about their choices soon.

Beginning January 1, 2014, all health plans are required to include coverage for ten Essential Health Benefits. These benefits are part of your new health plan, except for pediatric dental care. This coverage will be provided to you as a separate policy. We will send you specific rate and benefit information in the next few weeks. If you have a dental plan with us, we will contact you about changes to this plan.

How? Check out a complete list of benefits and services for this plan at sbc.anthem.com/dps/CCD0RUT. If this plan seems like a good fit, complete the enclosed Acceptance of Health Plan Form and mail it to P.O. Box 9051 Oxnard, CA 93031-9051 or fax it to 800-327-9255, or you can call Customer Service at 855-330-1108 or tell your broker/agent before December 15, 2013.

3. **Shop during Open Enrollment and choose a different Anthem plan for 2014.** If your needs have changed, you can shop from October 1, 2013 – March 31, 2014 and choose a different Anthem plan. To get a plan with an effective date of January 1, 2014, you need to make that election by December 15, 2013.

How? To review other Anthem plans, speak with your broker/agent or call one of our Health Plan Advisors. You can also compare plans, check if your doctors will be in the network, look up your pharmacy information, and see if your medicines are covered by logging in at changemycoverage.com during Open Enrollment.

A new network of doctors and hospitals

To keep premium costs down, we have a new network of doctors and hospitals. Our goal is to work with doctors who will offer the best care possible – at the lowest cost. This means that the number of doctors and hospitals in our network is changing. Our drug list also has some changes, so you may want to check if your medications are on it. But don't worry, we still offer quality coverage for you and your family.

Whenever you change your health plan, it's important to make sure your doctors and medicines are still covered. Find out by going to changemycoverage.com during Open Enrollment.

We're here to help. If you have questions about any of your options, call your broker/agent or one of our Health Plan Advisors at (855) 761-8313, Monday-Friday 7:30 a.m. – 9:00 p.m., Saturday 9:00 a.m. – 5:00 p.m. Eastern Time. We also have a variety of tools available at anthem.com to help you understand how health coverage is changing and decide which option is best for you.

Thank you for trusting Anthem for your health coverage. We look forward to continuing to serve you.



C. Burke King
President
Anthem Blue Cross and Blue Shield, Virginia

IMPORTANT: Financial assistance for your health coverage may be available.

You could qualify if you have a modified adjusted gross income of \$11,490 to \$45,960 a year (or \$23,550 to \$94,200, for a family of four). To take advantage of financial assistance, you need to be enrolled in a plan offered through the health insurance marketplace in Virginia. We have Anthem plans available on the health insurance marketplace, so you could continue receiving your health care benefits from us – an organization you know and one that has many options to fit your needs. Try our subsidy estimator during Open Enrollment, and see how much money you'll get toward your health plan costs. Then see all our new plans at changemycoverage.com. And if you want, we can help you find the right plan for you and help you enroll.